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Defensive Driving Introduction

Defensive driving is driving to prevent accidents regardless of the driving conditions, actions of others or other hazards.

Defensive driving techniques are used to avoid accidents - anticipating and reacting to a situation is key to accident avoidance.

By following these techniques, the defensive driver can react to any situation whether it is another driver's error, a pedestrian, or other scenario that could result in an accident. The defensive driver is constantly aware of their surroundings and is always on guard to respond to the situation.

Training is necessary to develop the defensive driver. There are many defensive driver programs available through private organizations. Companies that succeed in creating a defensive driving culture in their organization achieve the best results in accident prevention, efficiency and profitability. Avoiding accidents is the best way to keep your expenses down, productivity up and your business on track.

An effective defensive driving program includes training modules on:

- The Accident Prevention Formula
- Adverse Conditions
- Specific Driving Situations

We have prepared a series of three Loss Prevention guides covering these topics. They can be used at safety meetings to educate your drivers and help them avoid accidents.

Each Loss Prevention Guide includes a scenario for discussion to apply the concepts.

The guides are an introduction to defensive driving and are not intended to replace a comprehensive defensive driving training program.

Federated Insurance provides this Loss Prevention Bulletin as a service to our policyholders and their business advisors. The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations in this bulletin are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.



Knowing your business matters.